

UTILITY
PATENT APPLICATION

TRANSMITTAL

APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

Attorney Docket No. BS100/176677 36968/176677

First Named Inventor Dale W. Malik

Title Methods And Systems For Using The Public Switched Telephone Network To Conduct A Transaction Between Customer Accounts

Express Mail Label No. EL228363544US

jc518 09/18/23
04/06/99

1. Specification Total Pages 52
(preferred arrangement as set forth below)
- Descriptive title of the Invention
- Cross References to Related Applications
- Statement Regarding Fed sponsored R & D
- Reference to Microfiche Appendix
- Background of the Invention
- Brief Summary of the Invention
- Brief Description of the Drawings (if filed)
- Detailed Description
- Claim(s)
- Abstract of the Disclosure

2. Drawing(s) (35 USC 113) Total Sheets 6

3. Oath or Declaration Total Pages 3
a. Executed (original or copy)
b. Copy from a prior application (37 CFR 1.63(d)) (for continuation/divisional with box 17 completed) [Note Box 4 below]
i. DELETION OF INVENTOR(S)
Signed statement attached deleting inventor(s) named in the prior application, See 37 CFR 1.63(d)(2) and 1.33(b)

4. Incorporation By Reference (usable if Box 3b is checked)
The entire disclosure of the prior application, which a copy of the oath or declaration is supplied under Box 3b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein.

5. Microfiche Computer Program (Appendix)
6. Nucleotide and/or Amino Acid Sequence Submission
(if applicable, all necessary)
a. Computer Readable Copy
b. Paper Copy (identical to computer copy)
c. Statement verifying identify of above copies

ACCOMPANYING APPLICATION PARTS

7. Assignment Papers (cover sheet & document(s))
8. 37 CFR 3.73(b) Statement Power of Attorney (when there is an assignee)
9. English Translation Document (if applicable)
10. Information Disclosure Copies of IDS Statement (IDS)/PTO-1449 Citations
11. Preliminary Amendment
12. Return Receipt Postcard (MPEP 503)
13. Small Entity Statement filed in prior Statement application, Status still proper and desired
14. Certified Copy of Priority Document(s) (If foreign priority is claimed)
15. Other:

Check in the amount of \$1,208.00

During the pendency of this application, the Commissioner is hereby authorized to credit overpayments or charge any additional fees under 37 CFR 1.16 and 1.17 to Deposit Account No. 11-0855

16. If a CONTINUING APPLICATION, check appropriate box and supply the requisite information below and in a preliminary amendment:

Continuation Divisional Continuation-in-part (CIP) of prior application No.:
Prior application information: Examiner: Group/Art Unit:

17. FEE CALCULATIONS

CLAIMS	For	Number Filed			Extra	Rate	Calculations
	Total Claims	34	-	20	=	14	<input checked="" type="checkbox"/> \$18 = \$ 252.00
	Indep. Claims	5	-	3	=	2	<input checked="" type="checkbox"/> \$78 = \$ 156.00
	Multiple Dependent Claims (if applicable)					+	\$260 = \$ 0.00
				Basic Fee (37 CFR 1.16)			\$ 760.00
				Total Calculations			\$1,168.00
	Reduced by 50% for filing small entity (Note 37 CFR 1.9, 1.27, 1.28).			\$ - 0.00			

Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31). \$40 per property

TOTAL FEES SUBMITTED \$1,208.00

18. CORRESPONDENCE ADDRESS

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Signature	<i>Nora M. Tocup</i>		Date	April 6, 1999